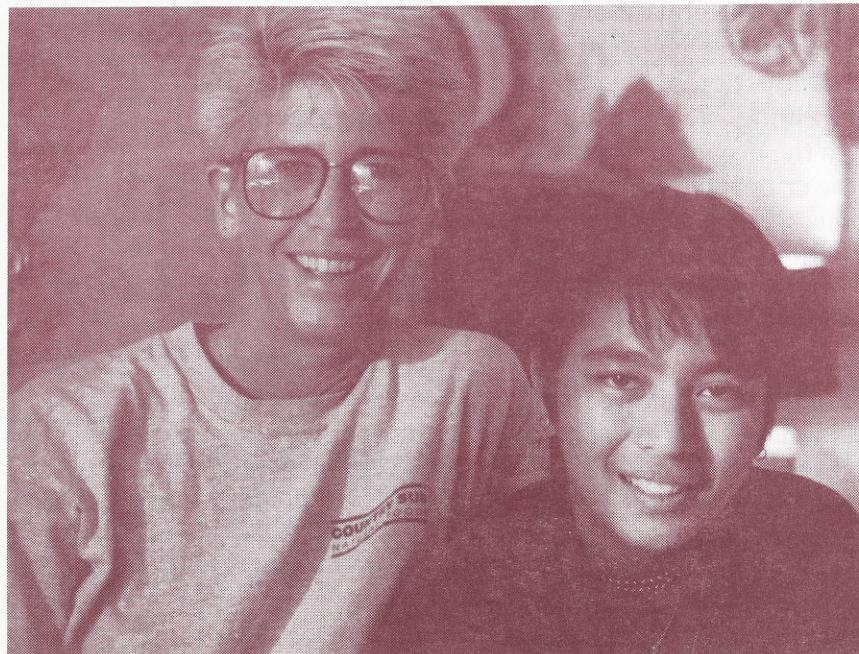


Pam Walton's Sacramento Premiere - "Gay Youth"

Gay and lesbian youth are at great risk in our culture: The Report on Youth Suicide, which was published in 1989, found that of all suicides committed each year by people between the ages of 15 and 24, fully 30% are gay and lesbian youth. This group of young people suffers extreme isolation and is especially vulnerable to drug and alcohol abuse, homelessness, and physical and verbal violence.

"Gay Youth" is a forty-minute video documentary that has been designed to help break the silence surrounding adolescent homosexuality. It contrasts the suicide death of 20-year old Bobby Griffith with the remarkable and courageous life of 17-year old Gina Gutierrez, pictured above with filmmaker Pam Walton. The video in its entirety shows that information, acceptance, and support can make enormous differences in the lives of these young people.



Plus a Special Double Feature - "Out in Suburbia"

Not only will Pam show us her award-winning film about lesbians, but she will bring with her several women who were in the film to talk about how their lives have changed because of it. Don't miss this rare opportunity to see and hear, from the inside, a film about us. Join SACWN for dinner, movies, and help us give the filmmaker a warm Sacramento welcome and support for her work. **An event for women age 21 and over.**

DATE: Friday 9/18/92
PLACE: Clarion Hotel (16th and H, downtown Sacramento)
TIME: 6:30 pm Buffet Dinner and Networking
7:30 pm Program begins
TICKETS: \$15 PRE-REGISTERED MEMBERS
\$12 PRE-REGISTERED LIMITED INCOME
\$18 NON-MEMBERS AND AT-THE-DOOR MEMBERS

A Message from the Steering Committee

SACWN has decided to solicit proposals for professional association management services. As many of you know, we have in the past contracted with a variety of providers for various pieces of the work that SACWN requires to function. Linda Killick has provided administrative support, several others have done parts of the newsletter, still others production of events, Board training, etc. Also all through the organization has been the critical element of volunteers, putting on many events, filling all the gaps we could, and trying to coordinate as best womanly possible.

We are now at a juncture in our growth where we must operate from a single, coordinated source in order to keep up the level of services that we have come to expect - and that we deserve - from our organization. We on the Steering Committee are excited about this prospect and confident that this step will take SACWN forward in growthful new directions for the future. While we expect many volunteers to continue to be our strength, we believe supportive management services are the key to focussing and fully utilizing that volunteer energy and simultaneously getting the day-to-day functioning and long-range planning accomplished.

Please spread the word and encourage any firms or individuals you know experienced in meeting planning, association management, and administrative services to submit a proposal. See the Notice re Requests for

Proposals on page five for further details.

Also in this issue is a special financial report from Jane Irwin discussing the last fiscal year. Please reflect on these financial realities when considering the pricing of events and the need for volunteers to keep things going beyond bare minimums. Thanks for your continued feedback and support!

Rosy

Rosemary Metrailler
Corporate Coordinator

• • •

Upcoming Event

Live the fantasy! One day a year you can be whatever your imagination can create. SACWN presents "By the Dark of the Moon" on Saturday, October 31. A Halloween costume party from 8 to midnight at the Unitarian Hall.

• • • • •

Volunteer Job Board

Reward: 1/2 price admission for event helpers, your name in print for newsletter, fun and satisfaction for all!

Monthly (2 hours) writers/ad sales for newsletter. Call Rosy, 447-7255.

Aug. 15, Sept. 18, Oct. 31, Nov. 20; (2 hours) help at the door at events. Call Linda at 486-8985.

Special Interest Groups - facilitators needed for Top Ten (over 50), self-employed, and bicycling groups. Call Ellie at 967-3513.

• • • • •

Steering Committee/Staff

Rosemary Metrailler, Corporate Coord. (916) 447-7255

Jane Irwin, Finance Coordinator (916) 424-3153

Ellie Zacks, Special Int. Group Coord. (916) 967-3513

Joan Thissell, Dance Production (916) 795-1336 (Winters)

Linda Killick, Administrative Assist. (916) 486-8985

Newsletter Staff

Marta Kravech, Production & Design

Jayne Rountree, Advertising

Contributors: Kathelen Johnson, Rosy Metrailler, Joan Thissell, Ellie Zacks.

SACWN, Inc. Newsletter is published monthly 10 times per year. No portion of this newsletter may be reproduced without written permission from SACWN, Inc., P.O. Box 661332, Sacramento, CA 95866. Please send letters signed to editor at the above address. Names will appear with prior approval. Letters and articles may be shortened due to space restrictions. To retain individual flair, minimal editing is done on articles submitted by subscribers. To help with the newsletter, call Rosy at 447-7255.

Advertising Rates

Type	Member	Non-Mem
1/2 Business Card	\$14.00	\$21.00
1 3/4 x 1 3/4		
Business Card	\$25.00	\$37.50
3 1/4 x 1 3/4		
Two-column ad	\$34.00	\$60.00
4 1/2 x 9 3/4		
Quarter page	\$50.00	\$75.00
3 1/2 x 4 1/2		
Half page	\$90.00	\$135.00
7 1/8 x 4 1/2		
Full page	\$160.00	\$240.00
7 1/8 x 9 3/4		
Classified ads (per word)	.40	.60
Discounts (pre-paid)	1 year 1/2 year	20% 10%

Special Interest Groups -- September

Hope all you S.I.G. members had a good summer. Is it fall already? Call me if you have a suggestion for other new S.I.G. groups. It seems like some of our long-time S.I.G.s are winding down energy-wise, so we have lots of space for new ones.

For those members who faithfully read this column, we really appreciate your interest in S.I.G.s. If you have a couple of extra hours a month to donate to SACWN programs or to our newsletter, please check our "Volunteer Board" in this newsletter. We value your input about different types of programs or activities you'd like SACWN to be doing.

Ellie Zacks 967-3513

BRIDGE

Free bridge lessons will be starting in September. Call Suzy at 1-678-3581. Regular games this month are September 13 at Joyce and Lydia's and September 27 at Suzy's, both at 4 pm. Call hostess by Wednesday if you plan to attend.

GOLF

We're not sure what golfers are doing this summer but they haven't called Judy to play. Maybe with cooler weather, there will be more interest. Call Judy, 339-1785.

SOCIAL CONNECTION

Joan, 795-1336

LATE-BLOOMERS

The Late Bloomers will be meeting Wednesday, September

9 at New Helvetia for conversation. It's never too late to become a late-bloomer! We'd love to meet you. Call Susan at 641-1887.

CULTURE CLUB

It appears this group may be running out of steam. Any suggestions or comments, call Ann, 927-6038. Only your input can make a difference.

TOP TEN

A new facilitator is needed for this group. Call Ellie, 967-3513 for information.

DAVIS OVER 30

Jody or Jean, 758-6746

OUTINGS

We have been taking hikes every couple of weeks this summer and coordinating with the hiking group. Call Nancy, 452-6007 or 454-5847.

RAINBOW CAMPERS

Rainbow Campers had a great summer. We've had different campers go to Napa, Coloma, Calaveras Big Trees and Samuel P. Taylor Campground. Saturday evenings we've had potlucks and lots of singing and sharing around the campfire. We arrange our trips (distance-wise) so that we can get to the area on Friday evening so by Saturday we're ready for snacks and dinner. One thing about camping is that we sure pig out on the potlucks.

Coming up is the Women's Festival over Labor Day and Bullard's Bar on September 25 and 26 (date change). Join us for lots of fun. Call Jayne, 921-6642.

WOMEN SURVIVING BREAKUP

This group has been discontinued due to lack of interest.

THE RELATIONSHIP FORUM

We have topics for singles and for couples. Join us as we discuss ideas from the "experts". For dates and times, call Sandy, 933-0670.

WOMEN'S WORDS (formerly PLAY-READING)

We're advertising for another month to see if there's enough interest to start this group up again. Call Lenora, 444-0102.

BASKETBALL

We are playing once a week in the evenings. Call Maggie, 456-1420 for time and location.

NEWCOMERS

This group welcomes anyone new to SACWN or Sacramento, plus those who prefer a smaller group for getting acquainted with other SACWN members. We get together for dinner once a month. For more details, call Nancy, 454-5847.

THIRTYSOMETHING

Sherie, 361-8537.

HIKING

On September 26, the adventurous hiking group is headed to Five Lakes Trail in Alpine. Join us. Call Karen at 753-6670 for all the details.

Protecting Your Lesbian Family Unit

by Eileen Gillis, Attorney at Law

Lesbians cannot marry in the United States, and as a result are denied all the legal benefits afforded married couples - e.g. tax and employment benefits, insurance and health care coverage, probate designations and inheritance rights, dissolution guidelines, spousal testimonial privileges, support and visitation rights, and family authority in medical emergencies.

In efforts to overcome this legal disability, lesbians have been forced to use legal fictions to secure marital benefits, such as domestic partnership contracts, domestic partnership ordinances, becoming a non-profit association, durable powers of attorney, wills, trusts and Totten trusts. Although these alternatives fail to provide a complete remedy and in many jurisdictions are unenforceable, they provide at least some protection.

A few of the options lesbians in a committed relationship should consider to protect themselves and their significant others are:

Contracts

Same-sex couples can use contracts to regulate their financial and personal relationships, drafting written terms to formally establish their current rights and responsibilities. Courts then refer to these instruments for guidance about property division on dissolution and can legally enforce the contract terms.

Domestic Partnership

In general, domestic partnership ordinances require unmarried applicants to meet certain eligibility requirements and to register with the city. Benefits afforded most often include the right to hospital visitation and extension of bereavement leave to

Although these alternatives fail to provide a complete remedy and in many jurisdictions are unenforceable, they provide at least some protection.

city workers. Often city employees use Domestic Partnership Ordinances to collectively bargain for extended rights that married employees already have, such as health benefits, sick and maternity leave, property and life insurance and pension rights. Some private employers, like Levi Strauss and Lotus Corporation, also now provide their employees with similar benefits.

Durable Powers of Attorney

Durable power of attorney authorizes one person to literally act as an attorney-in-fact for the other and to make specific decisions upon incapacity, such as depositing and withdrawing money from bank accounts, selling real property, and providing for support of the principle dependents. Another form of durable power of attorney authorizes the attorney-in-fact to consent, refuse, or withdraw consent for health care procedures needed by the principle.

Wills and Trusts

For a same-sex partner to bequeath anything to her partner she must execute a will or a trust unless the assets are held in joint ownership.

A will is a person's declaration of how she desires her property to be disposed of after death. A will may also contain other declarations of the testator's desires such as what she wants for her children, so long as it is coupled with directions distributing some property.

A trust is also a very versatile, effective, and efficient tool for estate planning. A trust is essentially a contract in which the trustee agrees with the person creating the trust, the trustor, to manage and ultimately distribute the trustor's assets to the intended beneficiaries in accordance with the trustor's wishes.

Joint Tenancy and Tenancy in Common

Joint tenancy is a very popular tool used by same-sex couples as a part of their estate planning efforts. Joint tenancy can be used for almost any asset and its creation is economical, efficient and not very difficult. Joint tenants hold an interest together in a single property, be it real or personal property, and both have an equal right to share in its use and enjoyment. In this way, joint tenancy bears a marked similarity to the benefits afforded married couples by community property. The primary benefit of joint tenancy is the right of survivorship, by which the entire asset on the death of any joint tenant goes to the survivor.

continued on page 8

Calendar of Events

SACWN Events

September 18 Filmmaker Pam Walton & her Movies, Clarion Hotel

October 31 Halloween Dance, Unitarian Hall

November 20 Holiday TGIF, Clarion Hotel

Community Events

September 12 Board Training Workshop, Supervisor's Chambers. Call Margo at 985-3327. **Mondays** Women's Rap & Social 7-9pm. Stop Smoking - a drop-in self-help program at 5:30. Both at the Lambda Center. Call 442-0185.

Tuesdays Being Gay Today, 10pm on Cable 18.

Thursdays Women's Coming Out Group 6-7:30 Call Lambda Center 442-0185.

Fridays Country Western Dance at 7:30pm at MCC. Call 454-4726.

Attention Lesbians

Are you now, or have you ever been in a relationship with a woman 15 years or more younger or older than yourself? Personal narratives and photographs sought for anthology on intergenerational relationships between lesbians. Send us submissions by 12/30/93 and SASE for guidelines to Pat Rutherford/ Stacy Saetta, 3060 Porter Street #31, Soquel, CA 95073.

• • • • •

Successful SACWNITES

Our busy event producer Rosanna Herber has scored another success in obtaining her new job as Community Relations Specialist with SMUD. Rosanna will be working closely with Director David Freeman on community projects and programs. She reports already feeling challenged in her new job which is making her stretch and grow.

Rosanna is also ecstatic to report that another SACWNITE, Andrea Jackson, has just been hired to take over her old job as Administrative Assistant to Kim Mueller's successor on the City Council, Council member Darrell Steinberg.

Congratulations Rosanna and Andrea !!!

• • • •

SACWN Co-sponsors Free Board Training

Speakers are now lined up for the workshop on board training, "Political Appointments for Women," to be held Saturday, September 12 from 9 am - noon in the Sacramento County Board of Supervisors' Chambers, 700 H Street. Due to donations by SACWN and other member groups of COSWO (the Coalition of Sacramento Women's Organizations), New Helvetia, Greta's, and American Bran Stand, muf-fins and coffee will be served and the workshop will be available to the community at no charge.

Mayor elect Joe Serna and Supervisor Sandra Smoley will provide opening remarks,

followed by City Council member Heather Fargo and representatives from the County Board of Supervisors and a joint city/county commission on how to get appointed. A United Way trainer and a past County Planning Commission member will train participants on being effective as appointees. The training will also include a primer on parliamentary procedure and how to use it. Thereafter, detailed information on all City and County Boards and Commissions will be made available.

To register or obtain additional information, please call Margo Fowkes at 985-3327.

• • •

Notice re Request For Proposals (RFP)

SACWN is currently accepting proposals for professional association management services to commence no later than November 1992. Proposals must be received by 5 pm on September 14, 1992 in order to be considered. Please call Rosemary Metrailler at (916)447-7255 to obtain an RFP which will give you all information necessary to prepare a bid for review. Services to include event production, speaker and facility procurement, newsletter, membership services, and general administrative support, as more fully detailed in the RFP.

• • • •

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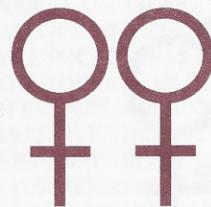
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Protecting / from Page 4

In contrast, a tenancy in common is a form of ownership where each owner holds an undivided interest in property which does not terminate upon death and, absent a will, is passed on to surviving relatives rather than the co-owner.

Totten Trust

A Totten trust is a bank account established by a depositor who describes herself as trustee for another. During the depositor's lifetime, the trust is fully revocable, but on death, the account is payable to the named beneficiary. The purpose of a Totten trust is to create a simple and efficient testamentary substitute which is statutorily recognized in most states. The benefit is that it will avoid probate and is immediately accessible by the surviving partner after death.

Life Insurance

Life insurance also provides a vehicle for same-sex partners to provide their lovers with cash assets upon death. Life insurance provides a benefit arising from an agreement by the insurer to give the insured, for a consideration, money in the event of death.

Consider these alternatives to protect your relationship. If you do not plan ahead, the state will determine for you how to distribute your assets during your life and upon death.

• • •

1991-92 Financial Report

The 1991-92 Fiscal Year was not a great financial year for SACWN. Our membership is down by over 100 members and our events produced very little revenue. If it had not been for the JoAnne Loulan event in January we would have ended up losing money on the events we sponsored. We realize that last year was not a good financial year for many, due to poor overall economic conditions, but we still feel we must turn SACWN around this coming year.

We did cut back on administrative services, reduced the cost of producing our Newsletter and increased Ad rates. Even with the increase in Ad rates our Newsletter and Directory cost SACWN over \$525.

Fortunately, since we had a tax refund from our 1990-91 fiscal year and earned over \$450 interest on our savings account, SACWN closed out the fiscal year with approximately the same amount of cash reserves as when we started the year.

Needless to say this trend cannot continue if SACWN is to remain the viable organization it has been.

It seems that the needs of our membership are changing. Dances used to be our big source of revenue. Now we are just breaking even or making \$100 or \$200. On one dance we actually lost money. We used to have from 250 to 375 attend our dances, but now we are lucky if we get 125-175. The fixed

expenses for sponsoring a dance — room rental, refreshments, music and dance floor — remain the same whether 100 or 500 attend. The prices for each of these fixed expenses continue to increase each year.

We have lowered ticket prices and we have increased ticket prices.....attendance seems to remain the same, regardless of the price. When we did lower the price, we usually lost money.

Your steering committee is looking at several options to see how we might turn our financial condition into a more positive light. We feel strongly, as we are sure you do, that there is a real need for SACWN in our community.

We appreciate your continued support and look forward to hearing your ideas and any suggestions you may have for us.

Jane Irwin
Finance Coordinator



Classified AD

Room for rent. Madison Auburn area, \$250. plus utilities. Call Kay 334-1175.

**SACWN, INC. -
SUBSCRIPTION RENEWAL BY MAIL**

All subscriptions may be paid in full or in 2 installments, the second installment due in 6 months. Subscription entitles you to our monthly newsletter and discounts for all functions. Please select the appropriate category and send a check for the correct amount, payable to SACWN, Inc.

New subscription Renewal

CATEGORIES	RATES
Regular Subscriber	\$36.00/year
Limited Income Subscriber *	\$24.00/year
Student/Senior/Disabled	
Sustaining Subscriber **	\$48.00/year

Enclose check and mail to: **SACWN, Inc.,
P.O. Box 661332, Sacramento, CA 95866**

Name _____

Address _____

City _____ State _____ Zip _____

Phone (H) _____ (W) _____

Career Interests _____

This form is NOT a permanent record. Please note: Names on checks are listed in our financial records and may be audited. You may elect to pay cash for your subscription and/or admission to our events. For your protection, do not send cash through the mail. If subscribing by cash, please make your payment at the next meeting you attend.

**WAIVER - I AM AWARE THAT CERTAIN RISKS OR INJURIES
COULD OCCUR ARISING FROM MY PARTICIPATION IN
SACWN, INC. EVENTS AND/OR SPECIAL INTEREST GROUPS.
IN CONSIDERATION OF THE RIGHT TO PARTICIPATE IN
SUCH EVENTS, SOME OF WHICH MAY INVOLVE STRENUOUS
ACTIVITY (I.E. HIKING, GOLFING, SKIING, CYCLING, ETC.), I
HEREBY ASSUME ALL RISKS AND WILL HOLD SACWN, INC.
AND ITS MEMBERS HARMLESS FROM ALL LIABILITY WHICH
MAY ARISE IN CONNECTION WITH THESE ACTIVITIES.**

SIGNATURE _____ DATE _____

*LIMITED INCOME - SACWN, Inc. considers a person living on a limited income to be anyone who is having a difficult time paying for basic necessities - food, utilities and rent - and who rarely considers entertainment as part of her budget.

* SENIORS - Age 65+ on Limited Income; STUDENTS - Students 21+ on Limited Income; DISABLED - Disabled Citizens on Limited Income.

**SUSTAINING - Contributing a little extra to help supplement others (Seniors, Students, Disabled) on limited income.

**Pam Walton
Dinner & Double
Feature**

Clarion Hotel

September 18, 1992

Name _____ Street/ P.O Box _____ Apt # _____

Address _____ City _____ Zip _____

Phone _____

Category	# tickets	additional name or Subscriber #
Pre-registered members (reserved seats) \$15.00	_____	_____

Pre-registered Limited Income Seniors, Disabled, Student members (reserved seats) \$12.00	_____	_____
--	-------	-------

Pre-registered non-members (reserved seats) \$18.00	_____	_____
--	-------	-------

Total tickets _____ Total enclosed _____

All at-the-door tickets will be \$18.00 as space permits. Call 486-8985 for further information.

Make checks payable to SACWN, Inc.. Send reservations, check, or money order and a self-addressed stamped envelope to: SACWN, Inc., P.O. Box 661332, Sacramento, CA 95866.

SACW

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